

I have long championed the rights of homeowners, especially those facing mortgage foreclosure. I have worked with the Chairman of the House Judiciary Committee to include language that would relax the bankruptcy provisions to allow those facing mortgage foreclosure to restructure their debt to avoid foreclosure.

Because I have long championed the rights of homeowners facing mortgage foreclosure in the recent TARP bill and before the Judiciary Committee, I have worked with Chairman CONYERS and his staff to add language that would make the bill stronger and that would help more Americans. I co-sponsored sections of the Manager's Amendment and I urge my colleagues to support the bill.

Specifically, I worked with Chairman CONYERS to ensure that in section 2 of the amendment, section 109(h) of the Bankruptcy Code would be amended to waive the mandatory requirement, under current law, that a debtor receive credit counseling prior to filing for bankruptcy relief. Under the amended language there is now a waiver that will apply where the debtor submits to the court a certification that the debtor has received notice that the holder of a claim secured by the debtor's principal residence may commence a foreclosure proceeding against such residence.

This is important because it affords the debtor the maximum relief without having to undergo a slow credit counseling process. This will help prevent the debtors credit situation from worsening, potentially spiraling out of control, and result in the eventual loss of his or her home.

The bill relaxes certain Bankruptcy requirements under Chapter 13 so that the debtor can modify the terms of the mortgage secured by his or her primary residence. This is an idea that I have long championed in the TARP legislation—the ability of debtors to modify their existing primary mortgages. Section 4 allows for a modification of the mortgage for a period of up to 40 years. Such modification cannot occur if the debtor fails to certify that it contacted the creditor before filing for bankruptcy. In this way, the language in the Manager's Amendment allows for the creditor to demonstrate that it undertook its “last clear” chance to work out the restructuring of the debt with its creditor before filing bankruptcy.

Importantly, the bill amends the bankruptcy code to provide that a debtor, the debtor's property, and property of the bankruptcy estate are not liable for fees and costs incurred while the Chapter 13 case is pending and that arises from a claim for debt secured by the debtor's principal residence.

Lastly, I worked to get language in the bill that would allow the debtors and creditors to negotiate before a declaration of bankruptcy is made. I made sure that the bill addresses present situations at the time of enactment where homeowners are in the process of mortgage foreclosure.

Texas ranks 17th in foreclosures. Texas would have fared far worse but for the fact that homeowners enjoy strong constitutional protections under the state's home-equity lending law. These consumer protections include a 3 percent cap on lender's fees, 80 percent loan-to-value ratio (compared to many other states that allow borrowers to obtain 125 percent of their home's value), and mandatory judicial sign-off on any foreclosure proceeding involving a defaulted home-equity loan.

Still, in the last month, in Texas alone there have been 30,720 foreclosures and sadly 15,839 bankruptcies. Much of this has to do with a lack of understanding about finance—especially personal finance.

Last year, Americans' personal income decreased \$20.7 billion, or 0.2 percent, and disposable personal income (DPI) decreased \$11.8 billion, or 0.1 percent, in November, according to the Bureau of Economic Analysis. Personal consumption expenditures (PCE) decreased \$56.1 billion, or 0.6 percent. In India, household savings are about 23 percent of their GDP.

Even though the rate of increase has showed some slowing, uncertainties remain. Foreclosures and bankruptcies are high and could still beat last year's numbers.

Home foreclosures are at an all-time high and they will increase as the recession continues. In 2006, there were 1.2 million foreclosures in the United States, representing an increase of 42 percent over the prior year. During 2007 through 2008, mortgage foreclosures were estimated to result in a whopping \$400 billion worth of defaults and \$100 billion in losses to investors in mortgage securities. This means that one per 62 American households is currently approaching levels not seen since the Depression.

One in six homeowners owes more on a mortgage than the home is worth raising the possibility of default. Home values have fallen nationwide from an average of 19 percent from their peak in 2006 and this price plunge has wiped out trillions of dollars in home equity. The tide of foreclosure might become self-perpetuating. The nation could be facing a housing depression—something far worse than a recession.

Obviously, there are substantial societal and economic costs of home foreclosures that adversely impact American families, their neighborhoods, communities and municipalities. A single foreclosure could impose direct costs on local government agencies totaling more than \$34,000.

IN RECOGNITION OF ALBIN GRUHN

HON. JACKIE SPEIER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 21, 2009

Ms. SPEIER. Madam Speaker, I rise with sadness today to honor Albin Gruhn of San Anselmo, California, who passed away March 18 at the age of 94. Mr. Gruhn was a respected and beloved labor leader and consumer rights activist whose calling was the welfare of the working people of California. His 36 years as president of the California Labor Federation and his role as a founder of the Association of California Consumers were at the heart of a remarkable career.

Mr. Gruhn was born in Eureka, California, in 1915. At the age of 19 he began working for the Hammond Lumber Co. where he joined the Sawmill and Loggers Federal Union. A strike shortly afterwards resulted in the deaths of three union picketers and deeply affected him, resulting in a life-long commitment to the labor movement.

He was also blacklisted as a result of his participation in the strike but soon found employment in construction, joining the Laborers

Local where his membership continued for over 60 years. At the age of 22, he became secretary of the Central Labor Council of Humboldt and Del Norte Counties and led that council for over 20 years.

In 1940 Mr. Gruhn was first elected to what is now the California Labor Federation as district vice president and became its president in 1960. He led with skill, enthusiasm, and passion until his retirement in 1996. He helped build the organization into a strong and effective advocacy group for the rights of workers, inspiring several generations of political and labor leaders along the way.

During the 1960s, Mr. Gruhn was also a founder of the Association of California Consumers, California's first consumer group, and later became a founding officer and then president emeritus of the Consumer Federation of California. He also devoted some of his considerable energies to the California Apprenticeship Council and the California Constitution Revision Commission as well as serving on various state commissions. These were appointments over the decades by five California governors and covered a variety of issues from fair housing to air pollution. One of the commissions dealt with children and youth, reflecting his deep involvement in the annual scholarship program established by the California Labor Federation.

Mr. Gruhn was always politically active as a means of supporting the causes he believed in. From campaigning for Franklin Roosevelt at the age of 17 to serving as an Adlai Stevenson delegate in 1956, he stayed engaged in the process. In 1944, he founded the Northern California AFL Political League.

Mr. Gruhn was married to the former Dorothy Coon for over 37 years. Dorothy predeceased him in 2005, and the couple are survived by a large family of eight children, 14 grandchildren, and 17 great grandchildren.

Madam Speaker, Albin Gruhn was proud to fight for working people, and all those with whom he came in contact—from family and friends to political leaders and co-workers—drew inspiration from his commitment. It is fitting in honoring him today to remember the remarks he always used to conclude his labor speeches: “In unity there is strength. United we stand, divided we fall. An injury to one is an injury to all.”

URGING ALL AMERICANS AND PEOPLE OF ALL NATIONALITIES TO VISIT THE NATIONAL CEMETERIES, MEMORIALS, AND MARKERS ON MEMORIAL DAY

HON. SHEILA JACKSON-LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 21, 2009

Ms. JACKSON-LEE of Texas. Mr. Speaker, I rise today in strong support of H. Res. 360, “Urging all Americans and people of all nationalities to visit the national cemeteries, memorials, and markers on Memorial Day”. I would like to thank my colleague Representative DAVID ROE for introducing this resolution, as well as the co-sponsors.

I do not believe there is a person in this body, or a person in this building, who does not feel a remarkable pride in the presence of the men and women who serve in our Nation's

military. Their incredible sacrifices and courage in the face of innumerable hazards have been critical to the preservation of the freedom, security, and prosperity enjoyed that we as Americans have come to love, enjoy, and even expect.

Likewise, I do not believe there is a person in this body, or a person in this building, who does not feel an intense tragedy in seeing these men and women make the ultimate sacrifice—whether it is seeing the loss of such extraordinary Americans, or the immense pain and sympathy for their families and loved ones.

When the United States has fought in wars outside and inside of its borders to restore freedom and human dignity, they were the ones who made the true sacrifices. The United States has spent its national treasure and shed its blood in fighting those wars.

Our government has sought to do its part in honoring these brave men and women. The National Cemetery Administration of the Department of Veterans Affairs maintains 128 national cemeteries that serve as the final resting place for nearly 3,000,000 of these veterans and their dependents. Each year, millions of Americans visit these national cemeteries, memorials, and markers.

Across the globe, we find similar efforts. Overseas sites annually recognize Memorial Day with speeches, a reading of the Memorial Day Proclamation, wreath laying ceremonies, military bands and units, and the decoration of each grave site with the flag of the United States and that of the host country.

Wherever the proud fallen American soldier is honored, these splendid commemorative sites inspire patriotism, evoke gratitude, and teach history.

My residents of my city, Houston, have long honored their veterans. Within city limits stands the Michael E. DeBakey VA Medical Center. It was awarded the Robert W. Carey Organizational Excellence Award in 2005, the Robert W. Carey Circle of Excellence Quality Award in 2007, and re-designation for Magnet Recognition for Excellence in Nursing Services in 2008.

The MEDVAMC serves as the primary health care provider for more than 120,000 veterans in southeast Texas and over 13,000 from Houston. Veterans from around the country are referred to the MEDVAMC for countless medical services, and their outpatient clinics logged nearly 900,000 outpatient visits in fiscal year 2008 alone. All this in a state with over 1.7 million veterans, 247,000 of which are disabled and over 25,000 buried in her soil.

There is another great example that comes to mind, of how my district has honored those who defend them. In Memorial Plaza, stands a pillar holding a stone globe; written on the pillar are several names of US soldiers, fallen in the Second World War, as well as a quote by Father Dennis Edward O'Brien, chaplain of the U.S. Marines:

“IT’S THE SOLDIER: When the country has been the need, it has always been the soldier! It’s the soldier, not the newspaper who has given us Freedom of the Press. It’s the soldier, not the poet, who has given us Freedom of Speech. It’s the soldier, not the campus organizer, who has given us the Freedom to Demonstrate. It’s the soldier who salutes the flag, serves under the flag and whose coffin is draped by the flag who gives the protester the right to burn the flag. And it’s the

soldier who is called upon to defend our way of life!”

That is why I proudly join my colleagues in strongly urging Americans and people of all nationalities to visit national cemeteries, memorials, and markers on Memorial Day. It is so that they may see words like these, even if it is only once a year, and know where the spirit of American generosity, sacrifice, and courage are displayed and commemorated.

IN APPRECIATION OF SUPER-INTENDENT OF SCHOOLS BARBARA OLDS

HON. JACKIE SPEIER-

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 21, 2009

Ms. SPEIER. Madam Speaker, Barbara Olds has served the children of South San Francisco as a teacher, principal, Superintendent and everything in between for more than forty years, since taking her first job as a teacher at South San Francisco High School in 1966.

Superintendent Olds' legacy of service is a remarkable achievement, one truly fitting of recognition. She is set to retire at the end of this academic year to give herself time to pursue her many and varied interests.

Barbara Olds was the type of teacher that kids tell their parents about and parents pray that their children get assigned to her classroom. To Barbara, instruction never ended at the bell and learning was never confined to textbooks. During her 14-years as a teacher, Ms. Olds tirelessly gave of her free time for the benefit of her students and fellow educators, serving as Director of Student Government, Director of Student Activities, and serving the South San Francisco Classroom Teachers Association in many capacities—including as a member of the Negotiating Council and as both President and Vice President.

Since moving into school administration in 1979, Barbara served as an Assistant Principal for Discipline and Attendance, then Counseling and Guidance, before being named Principal of South San Francisco High School in 1991.

In 2003, her excellent work, unparalleled standing in the community and clear passion for education led the SSF Unified School District Board of Trustees to elevate Barbara Olds to the position of Superintendent of Schools. Since that time the district has thrived, despite difficult financial times.

Barbara Olds received her Bachelor of Arts and Secondary Teaching Credential from San Francisco State University and a Master's of Public Administration from the College of Notre Dame in Belmont. She further advanced her education with an IDEA Fellowship in 1989.

Madam Speaker, I have been privileged to know Superintendent Olds these many years and can attest to the fact that she shaped thousands of young minds and encouraged countless students to engage in their world and pursue their dreams. Her love and passion for education was passed onto her son, Robert, who continues the family tradition as a fourth grade teacher.

Our community and our nation are better places because of the work of Barbara Olds.

On behalf of the United States House of Representatives and the grateful citizens of the City of South San Francisco, I thank her and wish Barbara much joy and success in the years to come.

HONORING POLICE OFFICERS AND LAW ENFORCEMENT PROFESSIONALS DURING POLICE WEEK

HON. SHEILA JACKSON-LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 21, 2009

Ms. JACKSON-LEE of Texas. Mr. Speaker, I rise today in strong support of H. Res. 426, “Honoring police officers and law enforcement professionals during Police Week”. I would like to thank my colleague Representative JERRY MCNERNEY, as well as the co-sponsors, for introducing this resolution.

I stand in support of this important resolution, because police officers of every rank and from every walk of life are working every day to keep communities across our nation safe. These hard working men and women perform a variety of duties to pursue justice and maintain public safety, and selflessly put their lives on the line to keep their neighbors and countrymen safe.

These Americans are reminded of these threats all too often—in just the last decade, hundreds of police officers were killed in the line of duty, and in just the first four months of 2009 more than 40 officers around the country have made the ultimate sacrifice. And as if that weren't bad enough, police officers and law enforcement personnel have been not been immune to the collapse of our economy, and have been adversely affected by the current economic situation.

In my home city of Houston, nearly 70 officers of the law have been killed in the line of duty, and 11 police officers have fallen in the past decade alone.

The most recent tragedy came less than six months ago, when Police Officer Timothy Scott Abernethy was shot and killed during a foot pursuit of a suspect who fled following a traffic stop. Officer Abernethy had lost sight of the man as he chased him around a building in an apartment complex. After going around the corner the man hid behind a gate and then shot the officer in the head as he ran by. Tim was transported to Memorial Hermann Hospital where he succumbed to his wounds a short time later. He is survived by his wife, son, daughter, parents, and siblings.

Before him, there was Police Officer Gary Allen Gryder. He was struck and killed by a drunk driver while directing traffic at a construction site on the Katy Freeway. The drunk driver drove through a barricade and struck Officer Gryder and another officer without braking. The vehicle continued until striking a brick wall. Gryder is survived by his wife, son, step-daughter, two grandchildren, parents, and two sisters.

And before either of them, there was Officer Rodney Joseph Johnson. Officer Johnson had stopped a large white pickup truck occupied by a man and woman on Randolph at Braniff, just south of Hobby Airport, at about 5:30 p.m. He placed the male driver—who, it would turn out, was in the country illegally—under arrest after he was unable to produce a drivers license. After handcuffing the male, he placed